

**Banco Universal, S.A.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**  
**DE DICIEMBRE 2009 A DICIEMBRE 2010**

	2009	2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	55,993,439.42	61,247,395.12	73,329,565.43	79,684,616.12	72,859,303.70
DEPÓSITOS INTERNOS EN BANCOS	39,865,123.36	51,091,901.38	53,301,353.41	60,826,205.27	51,509,018.58
A LA VISTA	7,635,123.36	7,591,901.38	6,601,353.41	10,026,205.27	39,809,018.58
A PLAZO	32,230,000.00	43,500,000.00	46,700,000.00	50,800,000.00	11,700,000.00
DEPÓSITOS INTERNOS EN BANCOS	12,296,196.64	5,345,266.35	16,473,035.34	14,707,086.26	15,798,664.75
A LA VISTA	2,646,196.64	185,266.35	823,035.34	707,086.26	15,648,664.75
A PLAZO	9,650,000.00	5,160,000.00	15,650,000.00	14,000,000.00	150,000.00
OTROS	3,832,119.42	4,810,227.39	3,555,176.68	4,151,324.59	5,551,620.37
CARTERA CREDITICIA NETA	132,362,996.29	133,788,135.53	144,710,079.85	152,429,947.88	163,768,626.06
INTERNA	129,693,222.09	131,242,217.76	142,407,145.59	150,619,631.51	162,376,466.34
EXTERNA	5,551,466.78	5,473,340.49	5,340,596.58	5,134,291.42	4,912,417.01
MENOS PROVISIONES	(2,881,692.58)	(2,927,422.72)	(3,037,662.32)	(3,323,975.05)	(3,520,257.29)
INTERNA	(2,687,828.18)	(2,733,992.09)	(2,794,457.04)	(2,980,964.51)	(3,312,727.43)
EXTERNA	(193,864.40)	(193,430.63)	(243,205.28)	(343,010.54)	(207,529.86)
INVERSIONES EN VALORES NETA	7,223,730.99	10,802,150.07	17,548,397.94	21,007,549.40	21,158,509.17
INTERNAS	7,223,730.99	10,802,150.07	17,548,397.94	21,007,549.40	21,158,509.17
EXTERNAS	0.00	0.00	0.00	0.00	0.00
MENOS PROVISIONES	0.00	0.00	0.00	0.00	0.00
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	12,683,611.01	16,340,653.08	14,446,225.12	14,405,006.22	15,084,551.42
INTERNOS	10,520,676.64	16,182,093.52	14,274,824.63	14,240,918.07	14,838,970.64
EXTERNOS	2,162,934.37	158,559.56	171,400.49	164,088.15	245,580.78
ACTIVO TOTAL NETO	208,263,777.71	222,178,333.80	250,034,268.34	267,527,119.62	272,870,990.35
DEPOSITOS	176,654,757.04	195,276,118.21	222,082,313.02	237,221,051.37	234,313,767.72
INTERNOS	178,036,386.06	189,182,539.23	214,911,195.36	230,280,999.07	218,085,663.28
OFICIALES	0.00	0.00	0.00	0.00	0.00

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DE PARTICULARES	139,901,981.05	160,479,520.20	182,777,359.42	188,778,596.56	175,777,037.34
A LA VISTA	0.00	0.00	0.00	0.00	0.00
A PLAZO	108,665,944.68	122,772,524.08	140,344,698.86	141,760,461.49	137,347,186.87
DE AHORROS	31,236,036.37	37,706,996.12	42,432,660.56	47,018,135.07	38,429,850.47
DE BANCOS	38,134,405.01	28,703,019.03	32,133,835.94	41,502,402.51	42,308,625.94
A LA VISTA	32,588,862.01	28,328,019.03	31,758,835.94	41,127,402.51	41,933,625.94
A PLAZO	5,545,543.00	375,000.00	375,000.00	375,000.00	375,000.00
EXTERNOS	(1,381,629.02)	6,093,578.98	7,171,117.66	6,940,052.30	16,228,104.44
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	6,481,795.22	2,949,216.00	3,526,885.64	3,434,553.17	3,445,404.27
A LA VISTA	0.00	0.00	0.00	0.00	0.00
A PLAZO	6,411,329.61	2,913,722.38	3,416,184.03	3,325,000.00	3,325,000.00
DE AHORROS	70,465.61	35,493.62	110,701.61	109,553.17	120,404.27
DE BANCOS	(7,863,424.24)	3,144,362.98	3,644,232.02	3,505,499.13	12,782,700.17
A LA VISTA	(4,363,424.24)	(355,637.02)	144,232.02	5,499.13	6,282,700.17
A PLAZO	(3,500,000.00)	3,500,000.00	3,500,000.00	3,500,000.00	6,500,000.00
OBLIGACIONES	4,767,157.20	0.00	0.00	0.00	9,780,124.55
INTERNAS	4,767,157.20	0.00	0.00	0.00	9,780,124.55
EXTERNAS	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	6,084,406.76	5,399,501.95	7,100,192.25	8,085,300.87	6,292,537.38
INTERNOS	6,075,248.18	5,283,742.27	6,975,483.73	7,910,177.81	6,230,441.99
EXTERNOS	9,158.58	115,759.68	124,708.52	175,123.06	62,095.39
PATRIMONIO	20,757,456.71	21,502,713.64	20,851,763.07	22,220,767.38	22,484,560.70
CAPITAL	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00
RESERVAS DE CAPITAL	0.00	0.00	0.00	0.00	0.00
OTRAS RESERVAS	307,194.37	754,459.44	(254,295.24)	243,325.80	100,689.14
UTILIDAD DEL PERIODO Y DE	10,450,262.34	10,748,254.20	11,106,058.31	11,977,441.58	12,383,871.56

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PERIODOS ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	0.00	0.00	0.00	0.00	0.00
DEUDA SUBORDINADA	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	208,263,777.71	222,178,333.80	250,034,268.34	267,527,119.62	272,870,990.35